ENFIELD LOAN REVIEW COMMITTEE Tuesday, June 2, 2015 - REGULAR MEETING ENFIELD TOWN HALL – THOMPSONVILLE ROOM 820 ENFIELD STREET, ENFIELD, CT 06082

A Regular Meeting of the Enfield Loan Review Committee was held on Tuesday, June 2, 2015, at the Enfield Town Hall, Thompsonville Room, 820 Enfield Street, Enfield, Connecticut

CALLED TO ORDER

The meeting was called to order at 6:10 pm.

ROLL CALL

Present: Paul Coffey, Vice Chair, Jennifer Casalone and Anne Brislin.

ALSO PRESENT:

Peter Bryanton, Director of Community Development, James Hallisey and recording secretary, Brenda White

ABSENT:

Greg Stokes, William Edgar, Jason Jones, Chairman, and Billie Jean Griffin

APPROVAL OF MINUTES

The minutes of May 5, 2015 will be tabled until the next meeting.

EXECUTIVE SESSION

A motion was made by Anne Brislin seconded by Paul Coffey to go into Executive Session at 6:10 pm to discuss the applicant's application. **All in favor, motion carries, 3-0-0**. A motion was made by Paul Coffey seconded by Jennifer Casalone to end Executive Session at 6:35 pm. No votes or decisions were made. **All in favor, motion carries, 3-0-0**.

NEW BUSINESS

25 Woodlawn Avenue/FTHB

The applicant was present for the meeting. The Committee reviewed a first-time homebuyer application. There was a discussion about the concern for the credit reports, collections, open accounts and/or delinquent accounts from the applicant's wife, who is not on the loan but credit report was drawn. The Committee asked the applicant about his credit report, i.e. utilities for the 2011/12 year that was charged off. The applicant is working with a credit recover agency, which was recommended by his mortgage company. His wife mentioned that she will be looking for a part time job in the fall when/if her application is approved for her 4-year old to start pre-school. If not, when he starts kindergarten, she will look for something full time so she can help with the expenses of the house. A motion was made by Jennifer Casalone seconded by Paul Coffey to approve a loan in the amount of \$10,000. All in favor, motion carries, 3-0-0.

OLD BUSINESS

Project Updates

Peter Bryanton mentioned that there was nothing to add to any project updates.

Delinquents

The Town Attorney's office is working on wage garnishments for long time offenders.

COMMITTEE COMMUNICATIONS

Is there something that can be done to get new members on the LRC? We need more members. Peter Bryanton will check into this

ADJOURNMENT

• A motion was made by Jennifer Casalone seconded by Anne Brislin to adjourn the meeting. The meeting adjourned at 6:49 pm. All in favor, motion carries 3-0-0.

Submitted by: Brenda White, Recording Secretary		
Approved by: Jason Jones, Chairman		
Signature	Date	